

Certificate Number: 03261-WAW-CC-006719471

CERTIFICATE OF COUNSELING

I CERTIFY that on April 13, 2009, at 11:00 o'clock AM PDT,

Ricky B Foster received from
ClearPoint Financial Solutions, Inc.,

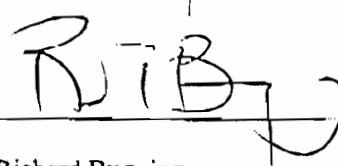
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the
Western District of Washington, an individual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of
the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: April 13, 2009

By



Name Richard Buquing

Title Financial Specialist

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).